



Mode IA

Tous

Images

Vidéos

Actualités

Plus ▾



theorem : decentralized network create a bank system



12 h 56

A decentralized network creates a banking system—known as Decentralized Finance (DeFi)—by replacing central authorities and human workers with blockchain technology, peer-to-peer connections, and self-executing computer code called smart contracts. Instead of a single company storing records, a shared digital ledger tracks all accounts, deposits, and loans

transparently.  Investopedia +3

Core Components

- **Shared Ledgers:** The [Ethereum](#) blockchain or similar networks act as the base database where account balances live.
- **Smart Contracts:** Code replaces bank tellers and loan managers to automatically process deposits, withdrawals, and interest.
- **Tokens and Stablecoins:** Digital assets take the place of traditional fiat money for savings and loans.  Federal Reserve Bank ... +4

How It Replaces Traditional Banks

- **Accounts:** Users hold funds directly in personal digital wallets rather than a corporate database.
- **Transactions:** Peer-to-peer transfers happen instantly across the globe without routing through a middleman.
- **Interest and Loans:** Automated protocols use algorithms and collateral to

Posez une question



Mode IA Tous Images Vidéos Actualités Plus ▾



If you'd like, let me know:

- Are you interested in **smart contracts** on networks like Ethereum?
- Do you want to learn about **borrowing and lending** protocols?

I can provide more specific details on how those work.

Les réponses de l'IA peuvent contenir des erreurs. Pour obtenir des conseils financiers, consultez un professionnel. [En savoir plus](#)



Mode IA Tous Images Vidéos Actualités Plus ▾



